September 3, 2013

UNITED STATES BANKRUPTCY COURT FOR SOUTHERN DISTRICT OF NEW YORK THE CHAMBERS OF THE HONORABLE MARTIN GLENN ONE BOWLING GREEN NEW YORK, NEW YORK 10004 COURTROOM 501

Reference: RESIDENTIAL CAPITAL LLC, et al (CASE #12-12020 (MG))

NOTICE OF HEARING ON TWENTY-SEVENTH

OMNIBUS OBJECTION TO CLAIMS

(BORROWER CLAIMS WITH INSUFFICIENT DOCUMENTATION)

Claimant: WILLIAM J. WOOTTON AND NORMA R. WOOTTON

Claim # 2617 - (Secured) \$47,788.15 - Mortgage Note Claim #2618 - (Secured) \$270,858.37 - Mortgage Note Claim #2619 - (Secured) \$238,407.56- Mortgage Note Claim #2620 - (Secured) \$169,323.87- Mortgage Note U.S. BANKI UPTCY COURT, SDNY

To Whom It May Concern:

We are opposing the expungement, and/or disallowance of our claims. We disagree with the objection. We received notification from Residential Capital, LLC last May regarding additional information and documentation to evaluate our claims. Claim Information Forms were provided for us to complete for each claim number. The above claims are mortgage loans that GMAC Mortgage did the origination and servicing. Basis for all our claim is Mortgage Note. Residential Capital, LLC advised us that the additional documents must be received in their office no later than June 20, 2013, otherwise the Debtor may file a formal objection to our Proof of Claim and maybe disallowed and permanently expunged.

We failed to include copy of the recorded Deed of Trust when we filed the Proof of Claim last November 7, 2012. This document Is not stated as one of the evidence of perfection on the Proof of Claim Instructions. It has Mortgage on it and we did not know that it is the same document. We called Green Tree, the current servicer of our mortgage loans right away upon receipt of the Residential Capital, LLC letter and requested copies of the recorded Deed of Trust. Per the Customer Service Rep, <u>our loans</u> <u>were still not on their system</u>. She had to order a request for our files to be pulled from their vault. It will take 30 days or more for them to send the documents out. We made several phone calls with Green Tree if our request could be prioritized because of the situation. All they had to say was they will do the best they can because they had high volume of requests.

We called Green Tree again early in the morning on June 17, 2013. Our request had not been processed. Since we were running out of time we went ahead and mailed the available documents we had which consist of the completed Claim Information Forms that came with the letter from Residential Capital, LLC for each claim, copy of the revised Proof of Claim, GMAC Monthly Account Statement for May 2012, Note and the Deed of Trust" Borrowers' Copy". A hand written letter of explanation was

attached with the documents why we were not able to include copy of the recorded Deed of Trust at that time. The documents were sent on June 17<sup>th</sup> via Express Mail to Residential Capital, LLC, Attn: Claims Management, P. O. Box 385220, Bloomington, Minnesota 55438. We have copy of the postal label and receipt from the post office. You may please confirm with Claims.Management@gmac.rescap.com.

Please be advised that one of our mortgage loans with GMAC Mortgage which they originated and serviced (claim #2618) was refinance last September 11, 2012 through Navy Federal Credit Union.

The payoff amount to GMAC was \$267,850.50. Copy of the Deed of Trust, Note, Full Reconveyance document prepared by GMAC dated 9/18//12 and recorded 10/8/12 is attached along with the Statement of Impound Account Refund and HUD-1 Settlement from the escrow company. A copy of the new Deed of Trust and Note with the Navy Federal Credit Union are also included.

Please see the additional documents (<u>recorded Deed of Trust</u>) and <u>Note</u> for the other above claims that we have. We are hoping that they will substantiate our claims. Thank you for your kind considerations on this matter. Should you have any questions, please contact us at **(619) 424-7689**.

Sincerely,

William J. Woolon

Norma R. Wootton



## THIS IS A NOTICE REGARDING YOUR CLAIM. YOU MUST READ IT AND TAKE ACTION IF YOU DISAGREE WITH THE OBJECTION.

## UNITED STATES BANKRUPTCY COURT SOUTHERN DISTRICT OF NEW YORK

	)	
In re:	)	Case No. 12-12020 (MG)
RESIDENTIAL CAPITAL, LLC, et al.,	)	Chapter 11
Debtors.	)	Jointly Administered
	)	

# NOTICE OF HEARING ON TWENTY-SEVENTH OMNIBUS OBJECTION TO CLAIMS (BORROWER CLAIMS WITH INSUFFICIENT DOCUMENTATION)

#### WILLIAM J. WOOTTON / NORMA R. WOOTTON

	Proposed Clain	Reason for Disallowance			
Claim No(s); Date Filed	Debtor	Classification	Amount		
See Attached		Administrative Priority		Claimant does not include	
		Administrative Secured	Administrative Secured		
		Secured		sufficient supporting documents	
		Priority			
		General Unsecured			

PLEASE TAKE NOTICE that, on August 16, 2013, Residential Capital, LLC and certain of its affiliates (collectively, the "**Debtors**") filed their *Twenty-Seventh Omnibus Objection to Claims (Borrower Claims with Insufficient Documentation)* (the "**Objection**") with the United States Bankruptcy Court for the Southern District of New York (the "**Bankruptcy Court**"). The category of claim objection applicable to you is identified in the table above in the column entitled "**Reason for Disallowance**".

The Objection requests that the Bankruptcy Court expunge, and/or disallow one or more of your claims listed above under PROPOSED CLAIM(S) TO BE DISALLOWED AND EXPUNGED on the ground that the claim(s) does not contain sufficient documentation to substantiate the claim. Any claim that the Bankruptcy Court expunges and disallows will be

A list of the Debtors, along with the last four digits of each Debtor's federal tax identification number, is available on the Debtors' website at http://www.kccllc.net/rescap.

treated as if it had not been filed and you will not be entitled to any distribution on account thereof.

If you do NOT oppose the expungement, and/or disallowance of your claim(s) listed above under PROPOSED CLAIM(S) TO BE DISALLOWED AND EXPUNGED, then you do NOT need to file a written response to the Objection and you do NOT need to appear at the hearing.

If you DO oppose the expungement, and/or disallowance of your claim(s) listed above under PROPOSED CLAIM(S) TO BE DISALLOWED AND EXPUNGED, then you MUST file with the Bankruptcy Court and serve on the parties listed below a written response to the Objection that is received on or before 4:00 p.m. Prevailing Eastern Time on September 16, 2013 (the "Response Deadline").

Your response, if any, must contain at a minimum the following: (i) a caption setting forth the name of the Bankruptcy Court, the names of the Debtors, the case number and the title of the Objection to which the response is directed; (ii) the name of the claimant and description of the basis for the amount of the claim; (iii) a concise statement setting forth the reasons why the claim should not be disallowed, and/or expunged for the reasons set forth in the Objection, including, but not limited to, the specific factual and legal bases upon which you will rely in opposing the Objection; (iv) all documentation or other evidence of the claim, to the extent not included with the proof of claim previously filed with the Bankruptcy Court, upon which you will rely in opposing the Objection; (v) the address(es) to which the Debtors must return any reply to your response, if different from that presented in the proof of claim; and (vi) the name, address, and telephone number of the person (which may be you or your legal representative) possessing ultimate authority to reconcile, settle, or otherwise resolve the claim on your behalf.

The Bankruptcy Court will consider a response only if the response is timely filed, served, and received. A response will be deemed timely filed, served, and received only if the original response is actually received on or before the Response Deadline by (i) the chambers of the Honorable Martin Glenn, One Bowling Green, New York, New York 10004, Courtroom 501; (ii) Morrison & Foerster LLP, 1290 Avenue of the Americas, New York, New York 10104, Attn: Gary S. Lee, Esq., Norman S. Rosenbaum, Esq. and Jordan A. Wishnew, Esq., attorneys for the Debtors; and (iii) Kramer Levin Naftalis & Frankel LLP, 1117 Avenue of the Americas, New York, NY 10036, Attn: Kenneth H. Eckstein, Esq. and Douglas H. Mannal, Esq., attorneys for the Official Committee of Unsecured Creditors appointed in these cases.

A hearing will be held on **September 24, 2013** to consider the Objection. The hearing will be held at **10:00 a.m. Prevailing Eastern Time** in the United States Bankruptcy Court for the Southern District of New York, One Bowling Green, New York, New York 10004, Courtroom 501. If you file a written response to the Objection, you should plan to appear at the hearing. The Debtors, however, reserve the right to continue the hearing on the Objection with respect to your claim(s). If the Debtors do continue the hearing with respect to your claim(s), then the hearing will be held at a later date. If the Debtors do not continue the hearing with respect to your claim(s), then a hearing on the Objection will be conducted on the above date.

Whether or not the Bankruptcy Court disallows, and/or expunges your claim(s) listed above under PROPOSED CLAIM(S) TO BE DISALLOWED AND EXPUNGED, the

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In re RESIDENTIAL CAPITAL, LLC, et al. (CASE NO. 12-12020 (MG)) (JOINTLY ADMINISTERED)

#### TWENTY-SEVENTH OMNIBUS OBJECTION TO CLAIMS (BORROWER CLAIMS WITH INSUFFICIENT DOCUMENTATION)

#### WILLIAM J. WOOTTON / NORMA R. WOOTTON

	Claim			Asserted Debtor Name	Asserted Case Number
Name of Claimant	Number	Date Filed	Claim Amount		
William J. Wootton / Norma R. Wootton	2617	11/07/2012	\$0.00 Administrative Priority	Residential	12-12020
608 Vista San Javier			\$0.00 Administrative Secured	Capital, LLC	
San Diego, CA 92154			\$47,788.15 Secured		
			\$0.00 Priority		
			\$0.00 General Unsecured		
William J. Wootton / Norma R. Wootton	2618	11/07/2012	\$0.00 Administrative Priority	Residential	12-12020
608 Vista San Javier			\$0.00 Administrative Secured	Capital, LLC	
San Diego, CA 92154			\$270,858.37 Secured		
			\$0.00 Priority		
			\$0.00 General Unsecured		
William J. Wootton / Norma R. Wootton	2619	11/07/2012	\$0.00 Administrative Priority	Residential	12-12020
608 Vista San Javier			\$0.00 Administrative Secured	Capital, LLC	
San Diego, CA 92154			\$238,407.56 Secured		
			\$0.00 Priority		
			\$0.00 General Unsecured		
William J. Wootton / Norma R. Wootton	2620	11/07/2012	\$0.00 Administrative Priority	Residential	12-12020
608 Vista San Javier			\$0.00 Administrative Secured	Capital, LLC	
San Diego, CA 92154			\$169,323.87 Secured	,	
			\$0.00 Priority		
			\$0.00 General Unsecured		

Debtors have the right to object on other grounds to the claim(s) (or to any other claims you may have filed, including any SURVIVING CLAIM(S) listed above) at a later date. You will receive a separate notice of any such objections.

You may participate in a hearing telephonically provided that you comply with the Bankruptcy Court's instructions, which can be found on the Bankruptcy Court's website at www.nysb.uscourts.gov.

If you wish to view the complete Objection, you can do so on the Bankruptcy Court's electronic docket for the Debtors' chapter 11 cases, which is posted on the internet at www.nysb.uscourts.gov (a PACER login and password are required and can be obtained through the PACER Service Center at www.pacer.psc.uscourts.gov), or for free at http://www.kccllc.net/rescap. If you have any questions about this notice or the Objection, or if you would like to request a complete copy of the Objection at the Debtors' expense, please contact the Debtors' approved claims agent Kurtzman Carson Consultants, LLC at (888) 926-3479. CLAIMANTS SHOULD NOT CONTACT THE CLERK OF THE BANKRUPTCY COURT TO DISCUSS THE MERITS OF THEIR CLAIMS.

DATED:

August 16, 2013

New York, New York

MORRISON & FOERSTER LLP 1290 Avenue of the Americas New York, New York 10104 Telephone: (212) 468-8000 Facsimile: (212) 468-7900 Gary S. Lee Norman S. Rosenbaum Jordan A. Wishnew

ATTORNEYS FOR DEBTORS AND DEBTORS IN POSSESSION